

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF RHODE ISLAND**

In Re: 12-10123-anv)	Chapter 7 Proceeding
)	
Robert Munrayos)	
Debtor)	
)	
Bank of America, N.A.)	
Movant)	
)	
vs.)	
)	
Robert Munrayos)	
and Charles A. Pisaturo, Jr. , Trustee)	
Respondent)	May 3, 2012

MOTION TO TERMINATE LOSS MITIGATION

The Movant, **Bank of America, N.A.** as the current mortgagee of record regarding the debtor's principal residence located at 84 Argyle Street. Cranston, Rhode Island (the "Property") hereby moves this Court to terminate the Debtor's Request for Loss Mitigation upon the following grounds:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed with respect to the Debtor(s) on January 17, 2012.
2. A loss mitigation contact notice was filed with the court on February 22, 2012 and the loss mitigation contact information, loss mitigation package and list of requested financial documents were provided to the Debtor's attorney on February 21, 2012.
3. On April 4, 2012, the Debtor's Attorney forwarded loss mitigation financials to the Creditor's Attorney, which were forwarded to the Creditor for review.

4. On April 20, 2012, the Creditor determined that the loan is not eligible for a Loan Modification because based on the Debtor's income the Creditor could not find an affordable payment.

WHEREFORE, the Movant respectfully requests that this Court grants the Movant's Motion to Terminate the loss mitigation.

By /s/ Nicole M. Labonte
Nicole M. Labonte
The Movant's Attorney
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CERTIFICATION OF SERVICE

I hereby certify that on this 3rd day of May, 2012, a copy of the foregoing was served to the following:

Robert Munrayos
Debtor
84 Argyle Street
Cranston, RI 02920
Via First Class Mail

John B. Ennis, Esq.
Debtor's Attorney
1200 Reservoir Avenue
Cranston RI 02920
Via Electronic Notice of Filing

Charles A. Pisaturo, Jr., Esq.
Trustee
1055 Elmwood Avenue
Providence, RI 02907-2817
Via Electronic Notice of Filing

U.S. Trustee
Office of the U.S. Trustee
Giamo Federal Building
150 Court Street, Room 302
New Haven, CT 06510
Via Electronic Notice of Filing

By /s/ Nicole M. Labonte

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